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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmllawgroup.com

Attorneys for Movant VAK M100 Fund, LLC

In Re:

Alvaro O. Britto, Lillian M. Britto

Debtors.

The state of New York of New Y

Order Filed on January 26, 2021 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 20-16511 MBK

Adv. No.:

Hearing Date: 7/14/2020 @ 10:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: January 26, 2021

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtors: Alvaro O. Britto, Lillian M. Britto

Case No.: 20-16511 MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VAK M100 Fund, LLC, holder of a mortgage on real property located at 44 Roseberry Street, Phillipsburg, NJ 08865, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Steve F. Dunbar, Esquire, attorney for Debtors, Alvaro O. Britto and Lillian M. Britto, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's claim will be treated outside the plan in accordance with the terms of the loan modification negotiated to resolve the proposed cram down; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the stay is vacated only for the limited purpose of allowing the recording of the loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.